

CITY OF LOWELL
DIVISION OF PLANNING AND DEVELOPMENT

**LEAD ABATEMENT PROGRAM
APPLICATION**

for
DELEADING ASSISTANCE

SINGLE & MULTI -FAMILY RESIDENCE - INVESTOR

Property Address: _____

Name of person responsible for submitting this application: _____

Telephone: _____ ☐ E-Mail: _____ ☐

Cell Phone: _____ ☐

Please check the box for the best method to contact you

Some Important Notes:

- You must own the property to apply for a Lead Paint Abatement Loan/Grant.
- Please inform us if you have a second mortgage on your property or if there is a lien on the property
- PLEASE INFORM US IF THE HOME IS OWNED IN A FAMILY OR REALTY TRUST – some of our programs do not allow assistance for property in a family or reality trust.
- If more than 50% of the residence is used as a daycare, it is not eligible.

Please DO NOT contact any lead paint inspectors or deleaders. We will assist you with this.

Carrie Johnson, Program Director
Kelly McDermott, Intake Specialist

978-970-4165
978-446-7285

David Sullivan, Program Coordinator
Edward Busby, Lead Technician

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RENTING TO LOWER INCOME TENANTS
GRANT GUIDELINES

Single-family properties: tenants annual household income must not exceed 80% of area median income (AMI), see column 2

Multi-family properties:

One half of the units must be rented to tenant's whose income does not exceed 50% AMI, see column 3

The remaining units must be rented to tenant's whose income does not exceed 80% AMI, see column 3

If the property has 5 or more units, 20% of the units may be rented to tenant's whose income exceeds 80% AMI

Examples:

4 unit building – 2 units with tenant's at or below 50% AMI, 2 units with tenant's at or below 80% AMI

8 unit property – 4 units with tenant's at or below 50% AMI, 2 units with tenant's at or below 80% AMI & 2 units at any income

Area Median Income Chart

Family Size	50%	80%
1	\$28,550	\$41,700
2	\$32,650	\$47,700
3	\$36,700	\$53,650
4	\$40,800	\$59,600
5	\$44,050	\$64,350
6	\$47,350	\$69,150
7	\$50,600	\$73,900
8	\$53,850	\$78,650

Effective date 3/8/2006

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RENTING TO HIGHER INCOME TENANTS
MASSHOUSING PROGRAM GUIDELINES

INCOME LIMITS:

<u>Household size</u>	<u>Income Limits</u>
1-2 persons	\$80,000.00
3 or more	\$92,000.00

LOAN AMOUNTS

Single-family	\$30,000.00	Three-family	\$40,000.00
Two-family	\$35,000.00	Four-family	\$45,000.00

INTEREST RATE AND LOAN TERMS:

- 5% interest- principal and interest paid monthly until the loan is fully retired
- There is no penalty for early pay off
- Length of repayment varies with loan amount

LOAN FEES

All MassHousing Loans involve the following fees (subject to change):

1. Inspection Fees (if applicable) Amount will vary
2. Bank Fee \$ 421.00
3. MassHousing Fee \$ 150.00
4. LRA Fee (4.5% of the deleading cost) \$150.00 minimum, \$500 maximum

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THE MASSACHUSETTS DELEADING TAX CREDIT:

Upon receiving a Letter of Full Deleading Compliance, you will be eligible to receive a Massachusetts State tax credit of up to \$1,500.00 per unit. This credit may be applied against your state tax liability for up to seven years after deleading. For further information, call the Massachusetts Department of Revenue at (800) 392-6089 or visit their web site at www.Massdor.com for a copy of the Schedule LP.

Instructions For Filling Out Application

1. Please fill in each section completely
2. Submit the following documents with your application. We cannot process your application until we receive all of the required information. The following is a checklist for your convenience:

_____ Copy of Deed (may be available online – please check with program staff)

_____ Copy of current Insurance Policy (Declaration Page) and proof of payment

_____ Recent Mortgage Statement(s) with proof of payment

_____ Settlement sheet if recent home purchase

_____ Signed copies of the last 2 years tax returns

_____ Four (4) recent, consecutive pay stubs for each owner, from each employment source

_____ Recent statement of income amount from any other sources (Examples: pension check, social security, court ordered alimony, rent receipts, etc.)

_____ Completed tenant packets for each rental unit

Depending on the type of assistance you qualify for, additional documents may be required

If you wish to participate in our program, once the application has started, do not take out a second mortgage on the property or any other loan that results in a lien on the property.

PART ONE

Owner/Property Information

How did you hear of this program? _____

List each person on the deed below

Owners Name	Social Security #	Home Address	Contact #

Type of property (check one): Single-family ☐ Two-Family ☐ Three-Family ☐ Four-Family ☐ Other _____

Unit # (or address)	Rent Charged	# of Bedrooms

*Please list additional units on back of page

Year the Property was built: _____ Date of Purchase: _____

Please list below any mortgage(s) on the property. Indicate if NONE.

_____ \$ _____
Mortgage company name Monthly Payment

_____ \$ _____
2nd Mortgage company name Monthly Payment

Are your real estate taxes paid through your mortgage? Yes ☐ No ☐

Are your real estate taxes and City bills up to date? Yes ☐ No ☐

Did you receive any type of Down Payment Assistance when you purchased your home? Yes ☐ No ☐

If yes, what program: _____

Are there any liens against the property? Yes ☐ No ☐

If yes, explain: _____

Have you been ordered to delead by the City or the Childhood Lead Paint Prevention Program? Yes ☐ No ☐

If yes, explain: _____

PART TWO

Program Agreement/Information

All personal information you provide will be used solely to determine eligibility in this program and/or reporting purposes and will be kept strictly confidential.

Please read the following terms carefully:

Program Requirements:

If the property qualifies, a Massachusetts Licensed Lead Inspector will perform an inspection at your property. If there are any lead hazards identified, a Massachusetts Licensed De-leader will perform all deleading work. This work will result in a Letter of Full Deleading Compliance.

A code inspection will be performed. It is your responsibility to correct any violations. We may refer you to other programs to assist you with code violations.

All municipal fees must be paid up-to date (water, sewer, trash, recycle fees, etc.)

If you qualify for a GRANT, your property will be restricted for at least three (3) years as affordable housing.

If you are given a LOAN, a mortgage will be placed on your property and you **must pay back the loan** according to the terms of a Promissory Note.

A credit report for each owner may be obtained from a credit-reporting agency.

An escrow account will be set-up in both your name and the Contractor's for the purpose of paying the contractor. You must be available to sign the check within 24 hours. All payments will be made through this office.

You hereby grant permission to the City of Lowell's Lead Paint Abatement Program to obtain any further information necessary to determine your eligibility for a Lead Paint Abatement Loan. This information may be obtained from any source named in this application.

Properties who have a child with an elevated blood level or a child under the age of 6 may be assisted before a property with none.

Relocation during deleading work:

Massachusetts State Law requires temporary relocation while deleading work is being performed inside a unit. Your tenants will have to temporarily move out. **The average time is 14 working days.** The exact time depends on the size of the unit and/or how much deleading must be done. Before tenants are allowed to move back in, the lead inspector will take samples for lead dust throughout the unit. The LLAP is available to assist you and your tenants in the relocation process, however it is your responsibility to ensure each tenant fully understands what is expected of them and that they prepare their unit properly. It is advised that tenants temporarily relocate with family or friends or if possible, rotated through an unoccupied unit.

Unit preparation:

Each household will receive detailed instructions within their tenant application packet as to how to prepare their unit. Additional copies are available to you if needed.

Non-Liability of personal injury/damage:

I will indemnify and hold the City of Lowell, Division of Planning and Development's Lead Paint Abatement Program and its officials harmless against any claims for injury or damage of any kind to persons or property occurring or arising during this program.

By signing this application you: Attest that the information contained herein is true and complete to the best of my/our knowledge and belief; Agree to the terms of the program; acknowledge that you have been given the lead safe pamphlet, "Protect Your Family from Lead in your Home"; and that submission of this application does not guarantee you will receive assistance.

Signature of Owner

Signature of Owner

Date: _____

WARNING: Title 18, Section 1001 of the U.S. Code states that a person is guilty of a felony for knowingly and willingly making false or fraudulent statements to any department of the United States Government.

Attached is an extra copy of these terms, please tear off and keep the next two pages.

**OWNER'S COPY – PLEASE KEEP
PROGRAM INFORMATION/AGREEMENT**

All personal information you provide will be used solely to determine eligibility in this program and/or reporting purposes and will be kept strictly confidential.

Please read the following terms, by signing this application you agree to all of the following:

Program Requirements:

If the property qualifies, a Massachusetts Licensed Lead Inspector will do a lead inspection in your home. If there are any lead hazards identified, a Massachusetts Licensed De-leader will perform deleading work. This work will result in a Letter of Full Deleading Compliance and make your home a safer place for young children.

A code inspection will be performed. It is your responsibility to correct any violations. We may refer you to other programs to assist you with code violations.

All municipal fees must be paid up-to date (water, sewer, trash, recycle fees, etc.)

If you qualify for a GRANT, your property will be restricted for at least three (3) years as affordable housing.

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